

03-04-02

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03/01/02
J-1055 U.S. PTO

UTILITY PATENT APPLICATION TRANSMITTAL

(Only for new nonprovisional applications under 37 C.F.R. 1.53(b))

Attorney Docket No. 04770.0031.2

First Inventor Beck et al.

Title SYSTEM AND METHOD FOR IMAGE BASED ELECTRONIC CHECK PRESENTMENT

Express Mail Label No. EL795277303US

A
jc971 U.S. PTO
03/01/02
jc971 U.S. PTO
03/01/02**APPLICATION ELEMENTS**

See MPEP chapter 600 concerning utility patent application contents

1. Fee Transmittal Form (e.g., PTO/SB/17)
(Submit an original and a duplicate for fee processing)
2. Applicant claims small entity status.
See 37 CFR 1.27.
3. Specification [Total Pages 50]
(preferred arrangement set forth below)
 - Descriptive title of the Invention
 - Cross Reference to Related Applications
 - Statement Regarding Fed sponsored R & D
 - Reference to sequence listing, a table, or a computer program listing appendix
 - Background of the Invention
 - Brief Summary of the Invention
 - Brief Description of the Drawings (if filed)
 - Detailed Description
 - Claim(s)
 - Abstract of the Disclosure
4. Drawing(s) (35 U.S.C. 113) [Total Sheets 10]
5. Oath or Declaration [Total Pages]
 a. Newly executed (original or copy)
 b. Copy from a prior application (37 CFR 1.63 (d))
(for a continuation/divisional with Box 18 completed)
 i. **DELETION OF INVENTOR(S)**
Signed statement attached deleting inventor(s) named in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b).
6. Application Data Sheet. See 37 CFR 1.76

ADDRESS TO: Assistant Commissioner for Patents
Box Patent Application
Washington, DC 20231

7. CD-ROM or CD-R in duplicate, large table or Computer Program (Appendix)
8. Nucleotide and/or Amino Acid Sequence Submission (if applicable, all necessary)
 - a. Computer Readable Form (CRF)
 - b. Specification Sequence Listing on:
 - i. CD-ROM or CD-R (2 copies); or
 - ii. paper
 - c. Statements verifying identity of above copies

ACCOMPANYING APPLICATIONS PARTS

9. Assignment Papers (cover sheet & document(s))
10. 37 C.F.R. §3.73(b) Statement Power of (when there is an assignee) Attorney
11. English Translation Document (if applicable)
12. Information Disclosure Statement (IDS)/PTO-1449 Copies of IDS Citations
13. Preliminary Amendment
14. Return Receipt Postcard (MPEP 503) (Should be specifically itemized)
15. Certified Copy of Priority Document(s) (if foreign priority is claimed)
16. Nonpublication Request under 35 U.S.C. 122 (b)(2)(B)(i). Applicant must attach form PTO/SB/35 or its equivalent.
17. Other: Certificate of Express Mail

18. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below and in a preliminary amendment, or in an Application Data Sheet under 37 CFR 1.76:

 Continuation Divisional Continuation-in-part (CIP)
 Prior application information: Examiner _____

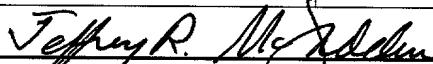
of prior application No: _____ / _____

Group / Art Unit: _____

For CONTINUATION or DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 5b, is considered a part of the disclosure of the accompanying or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.

17. CORRESPONDENCE ADDRESS
 Customer Number or Bar Code Label 30166 or Correspondence address below
 (Insert Customer No. or Attach bar code label here)

Name	Jeffrey R. McFadden				
	Womble Carlyle Sandridge and Rice				
Address	1900 First Union Tower				
	300 North Greene Street				
City	Greensboro	State	NC	Zip Code	27401
Country	USA	Telephone	336-574-8060		Fax 336-574-4514

Name (Print/Type)	Jeffrey R. McFadden	Registration No. (Attorney/Agent)	46,916
Signature			Date 3.1.02

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Box Patent Application, Washington, DC 20231.

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FEE TRANSMITTAL for FY 2002

Patent fees are subject to annual revision.

TOTAL AMOUNT OF PAYMENT (\$)

1760.00

Complete if Known	
Application Number	
Filing Date	
First Named Inventor	Beck et al.
Examiner Name	
Group Art Unit	
Attorney Docket No.	04770.0031.2

METHOD OF PAYMENT

1. The Commissioner is hereby authorized to charge indicated fees and credit any overpayments to:

Deposit Account Number 09-0528
Deposit Account Name Womble Carlyle

Charge Any Additional Fee Required Under 37 CFR 1.16 and 1.17

Applicant claims small entity status.
See 37 CFR 1.27

2. Payment Enclosed:

Check Credit card Money Order Other

FEE CALCULATION

1. BASIC FILING FEE

Large Entity Small Entity

Fee Code (\$)	Fee (\$)	Fee Code (\$)	Fee (\$)	Fee Description	Fee Paid
101	740	201	370	Utility filing fee	370.00
106	330	206	165	Design filing fee	
107	510	207	255	Plant filing fee	
108	740	208	370	Reissue filing fee	
114	160	214	80	Provisional filing fee	

SUBTOTAL (1) (\$ 370.00)

2. EXTRA CLAIM FEES

Total Claims	156	-20** =	136	X	9.00	=	1224.00	Extra Claims	Fee from below	Fee Paid
Independent Claims	6	- 3** =	3	X	42.00	=	126.00	Multiple Dependent	0.00	0.00
Multiple Dependent										

Large Entity Small Entity

Fee Code (\$)	Fee (\$)	Fee Code (\$)	Fee (\$)	Fee Description
103	18	203	9	Claims in excess of 20
102	84	202	42	Independent claims in excess of 3
104	280	204	140	Multiple dependent claim, if not paid
109	84	209	42	** Reissue independent claims over original patent
110	18	210	9	** Reissue claims in excess of 20 and over original patent

SUBTOTAL (2) (\$1350.00)

**or number previously paid, if greater; For Reissues, see above

3. ADDITIONAL FEES	Fee Description	Fee Paid
105	130 205 65 Surcharge - late filing fee or oath	
127	50 227 25 Surcharge - late provisional filing fee or cover sheet	
139	130 139 130 Non-English specification	
147	2,520 147 2,520 For filing a request for ex parte reexamination	
112	920* 112 920* Requesting publication of SIR prior to Examiner action	
113	1,840* 113 1,840* Requesting publication of SIR after Examiner action	
115	110 215 55 Extension for reply within first month	
116	400 216 200 Extension for reply within second month	
117	920 217 460 Extension for reply within third month	
118	1,440 218 720 Extension for reply within fourth month	
128	1,960 228 980 Extension for reply within fifth month	
119	320 219 160 Notice of Appeal	
120	320 220 160 Filing a brief in support of an appeal	
121	280 221 140 Request for oral hearing	
138	1,510 138 1,510 Petition to institute a public use proceeding	
140	110 240 55 Petition to revive - unavoidable	
141	1,280 241 640 Petition to revive - unintentional	
142	1,280 242 640 Utility issue fee (or reissue)	
143	460 243 230 Design issue fee	
144	620 244 310 Plant issue fee	
122	130 122 130 Petitions to the Commissioner	
123	50 123 50 Processing fee under 37 CFR 1.17(q)	
126	180 126 180 Submission of Information Disclosure Stmt	
581	40 581 40 Recording each patent assignment per property (times number of properties)	40.00
146	740 246 370 Filing a submission after final rejection (37 CFR § 1.129(a))	
149	740 249 370 For each additional invention to be examined (37 CFR § 1.129(b))	
179	740 279 370 Request for Continued Examination (RCE)	
169	900 169 900 Request for expedited examination of a design application	
Other fee (specify) _____		
*Reduced by Basic Filing Fee Paid		SUBTOTAL (3) (\$ 40.00)

SUBMITTED BY

Complete (if applicable)

Name (Print/Type)	Jeffrey R. McFadden	Registration No. (Attorney/Agent)	46,916	Telephone	336-574-8060
Signature					Date

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

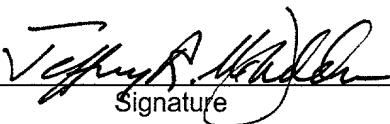
**REQUEST AND CERTIFICATION
UNDER
35 U.S.C. 122(b)(2)(B)(i)**

First Named Inventor		Beck et al.
Title	SYSTEM AND METHOD FOR IMAGE BASED ELECTRONIC CHECK PRESENTMENT	
Atty Docket Number	04770.0031.2	

I hereby certify that the invention disclosed in the attached application **has not and will not be** the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. 122(b).

3.1.02

Date



Signature

Jeffrey R. McFadden

Typed or printed name

This request must be signed in compliance with 37 CFR 1.33(b) and submitted with the application **upon filing**.

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant **must** notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. **Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(iii)).**

Burden Hour Statement: This collection of information is required by 37 CFR 1.213(a). The information is used by the public to request that an application not be published under 35 U.S.C. 122(b) (and the PTO to process that request). Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This form is estimated to take 6 minutes to complete. This time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Commissioner for Patents
Washington, D.C. 20231

Sir:

CERTIFICATE OF MAILING/EXPRESS MAIL

"Express Mail" Mailing Label Number EL795277303US

Date of Deposit March 1, 2002

I hereby certify that this paper, which is a new patent application entitled **SYSTEM AND METHOD FOR IMAGE BASED ELECTRONIC CHECK PRESENTMENT** (our file 04770.0031.2), and the attached fees are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. 1.10 on the date indicated above and is addressed to the Commissioner for Patents, Washington, D.C. 20231.

Jeffrey R. McFadden
Registration No. 46,916

Mailed By: Brandi A. Mitchell
Brandi A. Mitchell